

Property Quest:

A Guide for First Time Renters

The Trainer's Manual



Department of Real Estate

December 2003

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This workbook and the accompanying video were produced through a research contract with the California Department of Real Estate. The views or opinions expressed herein are those of the authors and do not necessarily represent the views or opinions of the Administration of the State of California, or the Department of Real Estate.

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Introduction

The material that you're about to present may contain some of the most important information young Californians will ever need to know. Taking that first big step to rent an apartment or home can be confusing and even scary for many young adults. The material you will present is meant to provide basic information that will make the experience easier and help first time renters avoid problems that may adversely affect them and/or the landlords from whom they intend to rent.

This Trainer's Manual supports the Department of Real Estate's video "Property Quest: A Video for First Time Renters," and the accompanying Renter's Workbook. Typically, trainers show the video as an introduction to the topic, and then follow up with lecture and activities based upon the information contained in the Renter's Workbook. After reviewing the video, Renter's Workbook and this Trainer's Manual, trainers should feel free to adapt the material to a training style with which they feel comfortable. The materials have been designed to be highly flexible and easily adaptable.

The information contained in the "Property Quest" training package was culled from a number of sources in an attempt to provide a thorough yet easily understandable discussion of the rental process. A list of important resources where participants can turn for more detailed information is contained in the back of the Renter's Workbook. Encourage participants to seek out these resources should they have additional questions.

Finally, as noted later under "Training Tips," the chances that those attending your training session will understand and absorb all the information contained in this training package are pretty slim. Time constraints, learning abilities, and even environmental circumstances may all play a part in participants' learning and retaining less than you might wish. However, take heart and remember that if participants retain just a small amount of the information contained in the material, they will be much better off. Just one "jewel" of information that you present may make a huge difference in the lives of participants. Good Luck!

Course Overview

What are the goals of the Property Quest Training Package?

The detailed course information is contained in the Renter's Workbook, which is broken down into the segments noted below. The video provides a "broad-stroke" overview of the information, and should be used to introduce participants to the course.

Segment 1:

YOUR FIRST RENTING EXPERIENCE: GETTING STARTED.

This segment is designed to give first time renters an introduction to the process they are about to undertake. Participants will learn about budgeting and choosing roommates.

Segment 2:

TAKING THE PLUNGE: THE FIRST STEP IN THE RENTAL PROCESS.

This segment is designed to teach participants what they need to know about their credit worthiness and what is contained in a rental application. There is also a discussion of how to select the right place to rent.

Segment 3:

THE RENTAL AGREEMENT: SPELLING IT ALL OUT.

This segment describes the rental agreement and conveys the importance of carefully reading the agreement prior to renting. Participants will learn about the difference between monthly rental agreements and leases, and who's responsible for utilities. It also discusses what deposits and fees might be required, and how to ensure that deposits get refunded.

Segment 4:

PACK YOUR BAGS: THE MOVE-IN PROCESS.

This segment discusses walk-through inspections, and the list of administrative tasks that must be undertaken when moving in to a new rental unit.

Segment 5:

RULES TO LIVE BY: YOU & YOUR LANDLORD HAVE RIGHTS & RESPONSIBILITIES.

This segment provides a long list of the basic rights and responsibilities by which renters and landlords must abide.

Segment 6:

PACK YOUR BAGS AGAIN: THE MOVE-OUT PROCESS.

This segment instructs participants how to give proper notice when they decide to move out. It also discusses the need to clean up properly in order to receive a refund of deposits, and other administrative tasks that must be undertaken upon move out.

What else is included in the Renter's Workbook?

In addition to a detailed discussion of each of the six segments noted above, the Workbook includes:

- 1) A glossary of important words
- 2) Resources for more information
- 3) Sample rental documents
- 4) A participant feedback form

Step-by-Step Training Guide

Each of the following five steps is based on sound instructional design. Use these five steps to teach the course. The detail behind each step is contained on pages 8 – 31 of this manual. Each step is designed to enhance the effectiveness of the message so participants learn and retain the information.

Step 1

Why is it important for first time renters to understand this information? Individuals are more likely to become interested in and learn information they feel is important and relevant. In Step 1, we provide you with reasons to give to your audience to help them understand the importance of learning this information.

Step 2

What do participants need to learn, and how will the course proceed? Identify what you want participants to learn. They need to know what they're expected to learn. At the same time, it's a good idea to have a road map for what you want to teach and how you want to get there. In Step 2, we provide you with a list of topics that participants should have an understanding of after they have watched the video, reviewed their workbooks, and participated in the class.

Step 3

What information should I teach? After watching the video with your group, it's time to cover some of the details contained in the Renter's Workbook. Follow the detailed content outline to deliver the information easily and effectively to students. In Step 3, we provide you with that information by organizing the content in a bulleted outline format.

Step 4

How do I reach participants with this material? Having the information is not sufficient for teaching the material. It's one thing to know it; it's quite another to reach and involve individuals in their learning process. Recognizing that not all individuals learn the same way and not all trainers teach the same way, we have included alternative teaching strategies and activities. In Step 4, we provide a number of activities to enhance training effectiveness.

Step 5

How do I know they learned the information? Once you have taught the materials and engaged participants in a variety of learning activities, it's a good idea to get feedback. Feedback serves as a check on how well you taught and how much the students learned. In Step 5, we provide a Participant Feedback Form that will help you assess effectiveness.

Basic Training Tips

To help you teach this course effectively, we offer the following basic training tips:

Training Tip 1:

Determine how much time you have to teach this course. This course can take as little as 90 minutes to teach or as long as three hours. Some student-centered activities are more time-consuming than others. Your choice of activities will depend, in part, on the time you have allowed. For a number of reasons, it is difficult to estimate how much time each activity is likely to take to complete. As you experiment with each activity, you will see that time varies. Activity time depends on the number of participants you are teaching, how receptive or interested they are in the material, the time of day, the physical environment, and whether or not you choose to use groups, pairs, or individuals working alone.

Training Tip 2:

Some information may be more important or relevant to your participants than other information. Prioritize what you decide to teach. Discover what your participants know and what they still need to learn. You may want to only quickly review information that they already know and spend most of your time focusing on new or additional information.

Training Tip 3:

You may wish to teach the material using visual aids. If overhead projection equipment is available to you, you can copy the bulleted outline information contained on pages 11 - 28 of this manual onto overhead slides. This will allow you to have the bulleted information in front of you as you lecture and will provide participants with a visual to follow as you speak. If you don't have the ability to make these overhead slides, you can take the pages to a photocopy business and have the slides produced. This is relatively inexpensive.

Training Tip 4:

Don't feel you must teach everything in the course or that you must use every activity. Oftentimes, it's better to teach less and teach it well than to try to overload participants by covering every single point. Additionally, many, if not all, of the activities can be completed by participants on their own.



Training Tip 5:

At the same time, don't be reluctant to try out some of the activities suggested in Step 4. The truth is, students like activities and they learn from them. As you go through the manual, you will notice the star activity icon. These star icons are numbered to correspond with the activities listed in Step 4. Some activities are better conducted in small groups of four or five students; others are better completed alone or in pairs.

Training Tip 6:

Encourage active involvement with your participants. They are much more likely to remain attentive, learn, and remember information if they are actively involved in the learning process. As a rule, passive participants don't take much information with them when they leave. Active participants do. What follows are some strategies to help you keep your group actively engaged in their own learning.

- Ask questions.
- Ask open-ended questions or those that ask for more than a simple yes or no answer. Ask "why" questions to a story or comment that a participant has made.
- Once you've asked a question, wait. Give participants enough time to think about the question and formulate their answers. Try applying the 15-second rule: If you remain silent long enough (15 seconds), someone is bound to jump in!
- Direct questions to particular participants. Target your questions to those who like to talk.

Why is this important for first time renters to know this information?

Begin by establishing why the information in this course is important for participants to learn.

Start this lesson with the following opening statement:

The time will come when you want to move out on your own. That's great! But, there are some things you need to know if your first rental experience is going to be positive.

Most people think they just need to find a nice place to live, pay the rent each month, and that's it. The reality is that finding the right place to live takes some thought. And, there's a screening process landlords use to choose the tenants they want to rent to. There are processes for moving in and processes for moving out of rental units. The fact is, it's not hard to stumble at any point along the way to your first rental. The best bet is to be equipped with knowledge. And that's why you're here.

Step 2

What do participants need to learn, and how will the course proceed?

Tell participants that by the end of this course, they will have learned how to make smart decisions about renting their first property.

Share the following with your group:

What you will learn from this course is how to successfully rent the property that is right for you. You'll learn to budget for your first rental, choose the right property, fill out an application to rent, read and understand a rental agreement, and identify your rights and responsibilities as well as those of your landlord.

Our time together will begin with watching a video that gives an overview of the rental process, and then we will spend time together talking about some of the details which are contained in your Renter's Workbook.

So, let's start with the video!

Step 3

What information should I teach?

After watching the video with your group, it's time to cover some of the details contained in the Renter's Workbook. Follow the detailed content outline to deliver the information easily and effectively to students. In this step, we provide you with that information by organizing the content in a bulleted outline format.

Start by sharing the following with your group:

The video gave you a great preview for what we're about to discuss. I'll touch on a lot of the information from the video and provide some detail that the video wasn't able to cover.

This should be an interactive process, so I encourage you to ask questions or share your own stories or concerns at any point as we move through the information.

All of what we we'll talk about is covered in detail in your workbook, so I encourage you to spend some time reading the workbook after our time together and keep it handy to use as a great resource in the future. So, let's start off with some questions:

- *How many of you have rented on your own previously?*
- *How many have lived in a rental property with friends or family?*
- *What were your experiences?*

Now move into the content by sharing the following:

People rent on their own for the first time for any number of reasons. But, the first step is always the same. You need to take note of your finances and determine what you can afford... and that means budgeting.

How Much Can I Spend?

Determine Income Sources

- **Wages and Tips**
- **Savings**
- **Financial Aid**
- **Support From Parents**
- **Other**

Create A Budget

- **Where Does Your Money Come From?**
- **Where Does Your Money Go?**
- **Identify General Spending Categories**
- **Identify Specific Spending Categories**



Next, move into information about beginning the rental process by sharing the following:

Okay, once you've got a grasp on what you can afford, the next step is to start the process of looking for your rental property. So, let's start with some basic definitions, then talk about your credit worthiness, followed by selecting the right place, and finally, filling out the rental application.

The Basics

Tenant:

You! The person who rents an apartment or house.

Landlord:

The person who owns or manages an apartment or house that is rented to tenants.

How is my credit?

- **Landlords Will Screen You**
- **Your Credit Will be Checked**
 - **Paid bills on time?**
 - **Filed for bankruptcy?**
 - **Ever been evicted?**
 - **Have a history?**
- **You May Need a Co-signer**

The Right Place For You

- **Apartment or House?**
- **Location, Location, Location**
 - **Near grocery / shopping**
 - **Near school or work**
 - **Near public transportation**
- **Property Clean & Safe?**
- **Have Features You Want?**
- **In Your Price Range?**
- **Start Early**



The Rental Application

Screening process will typically ask for:

- **Social Security/ DL#**
- **Employment / Income History**
- **Credit Information**
- **References from Employers,
Past Landlords, Friends**

Next, move into information about the rental agreement by sharing the following:

Moving on! Once you've found a place to rent, you've filled out a rental application, and the landlord has agreed to rent to you, the next step will be to review and sign a rental agreement. A rental agreement is extremely important because it is a legally binding contract between you and your landlord. In essence, it lays down the rules by which you and your landlord must play. So, here's what you need to know.

Monthly Rental vs. Lease

- **Monthly Rental**
 - **No specific termination date**
 - **Termination or term changes can occur with proper notice**
- **Lease**
 - **Termination date is specified**
 - **Terms are set for the life of the lease**

Paying The Utility Bills

- **Fluctuating Utilities = Tenants**
 - **Electricity / Gas**
 - **Telephone / Cable**
- **Fixed Utilities = Landlord**
 - **Water / Sewer**
 - **Garbage / Recycling**
- **May Vary based on Rental type**

Deposits & Fees

**Deposits may be refunded;
fees are not refundable.**

- **Security Deposit**
 - Paid at Move-in
 - Max = 2x monthly
 - Agreement defines refund terms
- **Holding Deposit**
- **Pet Deposit**
- **Application Screening Fee**
- **Administrative Fee**

Next, move into information about the move-in process by stating the following:

So, it's finally time to move into your first rental unit. Sounds easy enough, right? Well, there are a few things you should know to protect yourself and make the move-in process as painless as possible. Let's take a look.

Walk-through Inspection

■ Walk-through With Your Landlord

- **Follow an inventory list / report**
- **Inspect room-by-room**
- **Note condition upon move-in**
- **You & landlord sign report**
- **Get a copy for your files**
- **Take photos or videotape the walk-through**



Takin' Care of Business

- **Have Utilities Put in Your Name**
 - **Electric / gas**
 - **Telephone / cable**
 - **Water / sewer / garbage**
- **Notify Creditors of Address Change**
- **Have Name Placed on Mailbox**
- **Initiate Newspaper Service**
- **Change Address at the Post Office**



Now move into information about rights & responsibilities by stating the following:

Okay, now let's fast-forward a little bit. We'll assume you've been through the whole moving in process, and now you're living in your new rental unit. You need to know that both you and your landlord have certain rights and responsibilities to live up to while you occupy your new place. Some of these rights and responsibilities are matters of law; some are based upon the terms of your rental agreement.

Tenant Rights By Law

- **Free from Discrimination**
- **Security Deposit \geq 2x Your Rent**
- **At Move-out Receive Deposit Refund or Accounting**
- **Landlord Must Give Notice Before Entering Your Unit**
- **Legal Recourse Against Landlord**
 - **Sue for violations of the law**
 - **Deduct repair costs from rent**
 - **Withhold rent if repairs not corrected**
 - **Seek protection from punitive actions**

Tenant Responsibilities

- **Abide by Terms of Agreement**
- **Pay Rent & Utilities on Time**
- **Respect Others' Rights**
- **Properly Use Property & Fixtures**
- **Properly Dispose of Garbage**
- **Notify Landlord of Needed Repairs**
- **Use Property for Intended Use**
- **Return Unit to Move-in Condition**

Landlord Rights by Law

- **May Terminate w/ Proper Notice**
- **May Raise Rent w/ Proper Notice**
- **May Charge a Late Rent Fee**
- **May Evict if You Don't Move Out After Being Given Proper Notice**
- **May Keep All or Part of Deposit Under Certain Circumstances**

Landlord Responsibilities

- **Abide by Terms of Agreement**
- **Maintain Property to Local Codes**
- **Maintain Plumbing / Gas / Electrical**
- **Keep Common Areas Clean / Safe**
- **Provide Adequate Garbage Cans**
- **Provide Smoke Detectors to Code**
- **Provide Proper Door / Window Locks**

Finally move into information about the move-out process by stating the following:

There's just one last segment to share with you. If you hadn't already guessed, it's the move-out process. So, let's talk about giving proper notice, cleaning up your rental unit, and the administrative list you need to take note of upon moving out.

Giving Proper Notice

- **Check Your Agreement to Determine How Many Days Notice Required When You Move Out**
- **Notice Should be in Writing**
 - **State the date of the notice**
 - **State the date you intend to move-out**
 - **Keep a copy of the written notice**
 - **Deliver in person or by certified mail**



The Move-Out Clean-Up

- **Coordinate Your Move-out Day to Leave Time for Proper Clean Up**
- **Clean Your Unit to the Move-in Condition** (except for normal wear & tear)
- **Do Exit Walk-through With Landlord**
 - **Follow the inventory list / report**
 - **Note condition upon move-out**
 - **You & landlord sign report**
 - **Get a copy for your files**
 - **Take photos or a video, if possible**

Move-Out Things To Do

- **Have Utilities Stopped at Old Rental Unit and Started at New**
 - **Electric / gas**
 - **Telephone / cable**
 - **Water / sewer / garbage**
- **Notify Creditors of Address Change**
- **Change of Address w/ Post Office**
- **Leave New Address w/ Landlord**

Step 4

How do I reach participants with this material?

Having the information is not sufficient for teaching the material. It's one thing to know it; it's quite another to reach and involve individuals in their learning. Recognizing that not all individuals learn the same way and not all trainers teach the same way, we have included alternative teaching strategies and activities. Below we provide a number of activities to enhance training effectiveness.

In Step 3, you may have noticed the  star icons inserted throughout the material. These activity star icons signal opportunities for you to involve students in their own learning.

Students can do some of these activities independently on their own time. Other activities are better suited to groups of four or five. Whether you choose to use one or more activities is up to you, your time constraints and your students' interests.

Each activity icon is numbered to correspond with the material presented in Step 3. Just follow along with the numbers as you teach your module.

Activity

Direct students to the Renter's Workbook activity, "How Much Money Do I Really Have to Spend on Rent?" on page 2, and "My Budget" on pages 3, 4 and 5. As a group, discuss sources of income and expense items. Ask the group to come up with items not shown in the Workbook. Then, have each participant fill in the appropriate estimates in his or her Workbook. After all have completed their estimates, again discuss the results as a group.

Activity

Have the participants break into groups of 4-5 or into pairs. Participants should share with one another the location issues that are important to them. Have them list on paper their top five or ten location priorities (close to public transportation, complex must have a tennis court, must be close to work, etc.) If time allows, come back together as a group and have participants share their lists (write down an exhaustive non-redundant list on the chalkboard or overhead projector).

Activity 3

As a group, discuss all of the items that should be inspected room-by-room in a house or apartment. Start in one room and go to the next. Write down an exhaustive list on the chalkboard or overhead projector. When complete, have participants go to the sample Inventory List in the back of their Workbook and compare.

Activity 4

As a group, have participants discuss which companies or local government organizations they would need to contact in their area to initiate utility service. Also, brainstorm any other “things-to-do” when first moving into their rental property (i.e. arrange to have friends/family help move, arrange for rental of moving truck, purchase moving boxes, etc.).

Activity 5

Have participants break into pairs and draft a sample written move out notice. After all are complete, come back together as a group and have participants read the letters. Make sure that participants have allowed for the full proper notice period between the date delivered and the move out date.

Activity 6

A glossary of important rental terms has been provided. In addition, a variety of relevant books, guides and web addresses are provided. Direct participants to these important resources for additional information and future reference. The Glossary can be found on page 19 of the Renter’s Workbook. The recommended Resources is printed on page 22 of the Workbook.

Step 5

How do I know they learned the information?

Teaching is always a challenge. There are so many issues that enter into your effectiveness as a trainer. Once you've taught the materials and engaged students in a variety of learning activities, it's a good idea to get feedback. Feedback serves as a check on how well you taught and how much the students learned. In this step we provide you with a way to elicit that feedback.

We have developed a Participant Feedback Form. The form includes questions that are designed to provide you with feedback about the content, activities and presentation of this module. Participants should be asked to anonymously complete the form, and turn it in before leaving the training session. The form is reprinted in the Training Manual and the Renter's Workbook.

Participant Feedback Form

Use the following statements to evaluate the instruction and materials presented.
Rate each item on a scale of 1 (Strongly Disagree) to 5 (Strongly Agree).

CONTENT

SD SA

- ① ② ③ ④ ⑤ I learned a lot from this session.
- ① ② ③ ④ ⑤ What I learned from this session is important to me.
- ① ② ③ ④ ⑤ The information presented in this session is useful to me.
- ① ② ③ ④ ⑤ What I learned in this session is helpful and beneficial to me.
- ① ② ③ ④ ⑤ The material presented in this session was easy for me to understand.

TRAINER

SD SA

- ① ② ③ ④ ⑤ The trainer was knowledgeable and well prepared.
- ① ② ③ ④ ⑤ The trainer was effective in presenting the information to me.
- ① ② ③ ④ ⑤ The trainer was clear and accurate in presenting the material.
- ① ② ③ ④ ⑤ The trainer was highly approachable and made it easy for me to ask questions.
- ① ② ③ ④ ⑤ Overall, I would rate this trainer as highly effective.

ACTIVITIES

SD SA

- ① ② ③ ④ ⑤ I enjoyed the activities included in this session.
- ① ② ③ ④ ⑤ The activities included in this session were useful for learning the information.
- ① ② ③ ④ ⑤ It was easy for me to participate in many of the activities presented in this session.
- ① ② ③ ④ ⑤ I found the activities relevant to my life.
- ① ② ③ ④ ⑤ It was easy for me to relate to the activities.

Resources

You may want to direct students to further information that will assist them in their first time renting experience. Listed below are those resources annotated for your use and your students' use. (This list is also reprinted in the Renter's Workbook).

Books and Guides:



Braitman, E. (1998). Dollars and Sense for College Students. New York: Random House. The author offers sensible advice about using credit cards, banking, shopping for food, paying the rent, finding health insurance, paying taxes, planning a budget, and avoiding debt.

Sacks, E. (1998). The Savvy Renter's Kit. Chicago: Dearborn Financial Publishing, Inc. Sacks steps readers through the process of renting an apartment or house. Includes sample forms, a listing of resources and lots of common sense tips.

Burkett, L. (2000). The World's Easiest Pocket Guide to Renting Your First Apartment. Chicago: Northfield Publishing. The author provides answers to the most commonly asked questions of first time renters. More than half of the book deals with the very important preliminary steps first time renters must consider including: Can you afford it?; planning and purchasing, and; sharing with friends.

Web Sites:

For an online calculator for budgeting personal finances, see www.calculatorweb.com/calculators/budgetcalc/.

For credit report checking, see the following Web sites: www.equifax.com, www.transunion.com and www.experian.com.

For more information on tenants rights and responsibilities, a listing of tenants' assistance programs county-by-county, and other useful information download a PDF copy of California Tenants Guide for the California Department of Consumer Affairs at: www.dca.ca.gov.

To download copies of workbooks for first time renters and first time home buyers, go to the California Department of Real Estate's Web site at: www.dre.ca.gov.